



Online Mortgage Servicing Platform FAQs

- **What is the Online Mortgage Servicing Platform?** The Online Mortgage Servicing Platform is the new platform where you can view your Mortgage and HELOC loan information, make real-time payments, make HELOC advances, view statements, request a payoff, request assistance, review escrow information and education tools, access home health tools, receive notifications about any loan changes, and more.
- **How can I access the Online Mortgage Servicing Platform?** The platform will be available through the web and mobile app in your Online Banking. You can access the platform by logging into your CapEd Online Banking account. Click on the “Details” or “View Transactions” link displayed on your Mortgage or HELOC loan. If you click on the loan instead of the link, another link will be available under the “DETAILS” tab. Clicking these links will launch you into the platform using single-sign-on functionality.
- **Will my loan number remain the same?** No, all members will receive new loan numbers.
- **Where can I view my Mortgage or HELOC transactions?** Basic loan information is available within CapEd Online Banking, however, you can view your transactions and detailed information within Online Mortgage Servicing Platform once you’ve accessed the platform through your loan account in Online Banking.
- **Where can I view my loan statements and make payments?** All contractual Borrowers and Co-borrowers will have access to their Mortgage or HELOC loan to view statements, make payments, etc., as they do now in CapEd’s Online Banking. You’ll be able to see additional details and perform actions within the platform after you’ve clicked either “Details” or “View Transactions.”
- **How do I make a payment to my Mortgage or HELOC?** Log in to your CapEd Online Banking account. Access your Mortgage/HELOC loan by clicking the “DETAILS” or “View transactions” link. From the Online Mortgage Servicing Platform, you’ll be able to perform all types of payments, such as regular payments, principal-only only, and partial payments. You can also request a payoff within the platform.

You can make regular payments by transferring funds from your CapEd checking account to your loan. However, if you’d like to do more than a regular payment, like interest or principal only, you will want to do so inside the Online Mortgage Servicing Platform.

You also have the option to make a payment in any of our branches or by mailing your payment to the address below or by calling 208-884-0150. Please know your receipt for these payment methods may display limited information.

PO Box 570, Meridian, ID 83680

Online Mortgage Servicing Platform FAQs Continued

- **Will my existing scheduled transfers or automatic payments still be sent?** No. You'll need to reinitiate scheduled transfers or payments. You can enroll in autopay under "Make A Payment" or "Scheduled Payment" within the platform. **Please note that there is a 5-day delay after setup**, so automatic transfers cannot be initiated until 5 days after the setup is complete.
- **Can I still use the debit card or checks tied to my HELOC loan?** Yes, your debit card and check information will not change. You will need to transfer the funds from your line of credit before using your debit card or check. The funds must be in the checking account to ensure the debit card transaction and/or check goes through.
- **Will funds still be automatically pulled from my HELOC to cover Overdraft expenses?** No. You will need to request an advance from your HELOC to your checking account before using the funds.
Note: Members are encouraged to request advances before the close of business on Friday, April 4th, if they are expecting to make purchases over the weekend of April 5th and 6th.
- **Can I still make partial loan payments?** Yes, you can make partial payments. However, these payments will be held in suspense until you pay the full amount due. Once the full payment is received, the payment will be applied to the loan at that time.
- **Will my billing statement cycle remain the same? (Billing statements were previously sent on the 15th of each month.)** HELOC statements will now be on a bill-to-bill basis. HELOC statements will generate on the 5th of each month, except when the 5th falls on a weekend or holiday. If the 5th falls on a weekend or holiday, the statement will generate the previous business day.
All HELOC due dates are on the 28th of each month with a 15-day grace period.
Your April 7th HELOC statement will have 7 extra days of interest due to the change in billing cycles.
A Mortgage statement will be generated monthly when one of the following occurs:
 - When a payment is made that advances the due date.
 - When a payment is reversed, that sets back the due date.
 - When a payment has not been made within the grace period, or the grace period is expired*Mortgage due dates will remain the 1st of each month with a 15-day grace period.*
- **Are any of my loan terms changing?** The only change in terms is the grace period. All other details in your terms will remain the same. All Residential Mortgage and HELOC loan members will now have a 15-day grace period. This is an extension for some members who previously had a 12-day grace period.



Online Mortgage Servicing Platform FAQs Continued

- **How do I change my address, phone number, or other personal information?** Any Personal Information changes should be handled through CapEd's Online Banking, under "Tools" then "Member Services" or by contacting CapEd directly. You cannot submit Personal Information changes in the Online Mortgage Servicing Platform.
- **Which countries have access to the Online Mortgage Servicing Platform?** United States, United Kingdom, Canada, Mexico, Puerto Rico, South Korea, Germany, Guam, Finland, Greenland, Japan, Australia, India, U. S. Virgin Islands, British Virgin Islands.
All users outside of the above countries will not be able to access the platform. These users can be instructed to call their servicer to get loan information or make payments.
- **Who do I contact if I have questions about the Online Mortgage Servicing Platform?** Please contact us at 208-884-0150 ext. 4653 with any further questions. We are here to help.